

REMARKS

Claims 1-26 were reported in the Office Action as pending. Claims 1-26 are rejected. Claims 6, 18, 20, 22, and 24-26 have been amended. Claims 11, 12 and 19 are cancelled. Claims 1-10, 13-18 and 20-26 remain.

Applicant requests reconsideration of the application in view of the following remarks.

In response to the above-noted Office Action, the claims have been amended to address the section 101 and section 112 points raised by the examiner. Amendments have also been made to a number of the claims to clearly distinguish Sandberg-Diment (US Patent No. 5,826,245).

The present invention is directed to processes associated with the secure storage and reconstruction of sensitive or valuable information, such as credit card numbers. It achieves this by dividing the information into at least two parts, and storing the two parts on different systems with completely different identifiers. For example, for the information on page 7 of the specification, the customer number and the middle portion of the credit card number are sent to a remote server, and the customer number is hashed using a one way hash to produce an encoded identifier, as shown on page 9 of the specification. This encoded identifier is used as a key for storage of the middle portion at the remote server, as shown on page 10 of the specification. The middle portion of the credit card is hashed and stored with the remaining portion of the credit card number using the customer number as a database key, as shown on page 11 of the specification. Accordingly, even if the databases are compromised, the components of the credit card number cannot be matched because the components do not share any database keys.

Sandberg-Diment refers to splitting a customer supplied credit card number with two pieces, one going to a verification agent and another going to a merchant for subsequent recombination by the verification agent to provide an approval code to the merchant. The two pieces are sent using the same random tag, to enable the pieces to be easily recombined. This is contrary to the teachings of the present invention which relates to storing an identifier with the first piece, and storing a second piece at a remote server with a different encoded identifier.

Tavor et al. (US Patent No. 6,070,154) relied upon in combination with Sandberg-Diment, to reject Claim 9, describes transmitting a credit card number securely using a number of different transmissions. Wang (US Patent No. 6,850,916) relied upon in combination with Sandberg-Diment to reject Claims 20, 21 and 24, relates to a portable emulation card configuring device to configure an emulation card for providing charge card data to a charge card terminal. Neither Tavor et al. nor Wang teach or suggest the elements which distinguishes the claims over Sandberg-Diment, and do not appear to be particularly relevant to the present invention.

Accordingly, Applicant submits that the claims pending following entry of this amendment, namely Claims 1-10, 13-18 and 20-26 are now in condition for allowance, which early action is requested.

If there are any additional fees due in connection with the filing of this response, please charge those fees to our Deposit Account No. 02-2666. If a telephone interview would expedite

the prosecution of this Application, the Examiner is invited to contact the undersigned at (310) 207-3800.

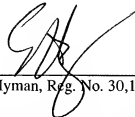
Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN

Date:

5/18/09

By:


Eric S. Hyman, Reg. No. 30,139

1279 Oakmead Parkway
Sunnyvale, CA 94085-4040
Telephone (408) 720-8300
Facsimile (408) 720-8383

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